

JOINT DECLARATION FOR PATENT APPLICATION

As the below named inventors, we hereby declare that:

Our residences, post office addresses and citizenship are as stated below next to our names;

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled Customer Activated Multi-Value (CAM) Card, the specification of which

is attached hereto.
 was filed on November 17, 1998 as Application Serial Number 09/193,712 and was
amended on _____
(if applicable)

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to in this declaration.

We acknowledge the duty to disclose all information known to us to be material to the patentability of this application, as defined in 37 C.F.R. § 1.56.

We acknowledge the duty to disclose to the Office all information known to us to be material to patentability as defined in § 1.56, which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

Prior Foreign Application(s)

We hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Country	Application Number	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed Under 35 U.S.C. 119
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>

Prior United States Application(s)

We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned

And we hereby appoint, both jointly and severally, as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following attorneys, their registration numbers being listed after their names:

Thomas J. Scott, Jr., Registration No. 27,836; James G. Gatto, Registration No. 32,694; Stanislaus Aksman, Registration No. 28,562; Michael J. Strauss, Registration No. 32,443; Kevin J. Dunleavy, Registration No. 32,024, Tyler S. Brown, Registration No. 36,465; Christopher C. Campbell, Registration No. 37,291; Henry C. Su, Registration No. 37,738; Brian M. Buroker, Registration No. 39,125; Thomas G. Woolston, Registration No. 40,235; Kevin Duncan, Registration No. 41,495; Charles F. Hollis, Registration No. 40,650; Jonathan Link, Registration No. 41,548; Christopher J. Cuneo, Registration No. 42,450; and Raphael A. Valencia, Registration No. 43,216.

All correspondence and telephone communications should be addressed to Hunton & Williams, 1900 K Street, N.W., Washington, D.C. 20006-1109, telephone number (202) 955-1500, which is also the address and telephone number of each of the above listed attorneys.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature *Francis*

Date 1/14/99

Full Name of First Inventor **BRAKE, Jr.** Francis

B.

Family Name First Given Name

Residence **307 N. Princeton Avenue, Swarthmore, PA 19081**

Second Given Name

Citizenship **U.S.A.**

Post Office Address **Same as above**

Signature *Deborah Schwartz*

Date 1/12/99

Full Name of Second Inventor **SCHWARTZ,** Deborah
Family Name First Given Name

Second Given Name

Residence **1301 Grenox Rd., Wynnewood, PA 19096**

Citizenship **U.S.A.**

Post Office Address **Same as above**

Signature *Jennifer Zimmerman*

Date 1/14/99

Full Name of Second Inventor **ZIMMERMAN,** Jennifer
Family Name First Given Name

Second Given Name

Residence **262 Manchester Ct., Middletown, DE 19709**

Citizenship **U.S.A.**

Post Office Address **Same as above**

HUNTON & WILLIAMS
1900 K Street, N.W., Suite 1200
Washington, D.C. 20006-1109
Tel: (202) 955-1500

02-03-1999

BOX ASSIGNMENTS

Keep within borders

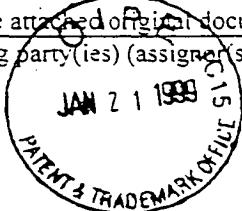
ONLY PATENTS & PAT. APPLNS.

APPLNS. & PATENTS ONLY

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To the Honorable Commissioner of Patents and Trademarks, Wash., D.C. 20231

SIR: Please record the attached original document or copy thereof on which the particulars are:

1. Name of conveying party(ies) (assignor(s)):MTD
1-21-99Francis B. BRAKE, Jr.
Deborah SCHWARTZ
Jennifer ZIMMERMAN

Additional name(s) of conveying party(ies) attached? [] yes [X] no

2. Name and Address of Party(ies) receiving an interest (assignee(s)):

Address: FIRST USA BANK

Three Christina Centre, 201 North Walnut Street, Wilmington, Delaware 19801

Country: U.S.A.

Additional name(s) & address(es) attached? [] yes [X] no

3. Nature of Conveyance:

[X] Assignment	Execution Date: January 14, 1999
[] Merger	[] Change of Name [] Verified Translation
[] Security Agreement	[] Other _____

4. Execution date(s) on the Declaration if filed herewith:

January 14, 1999, January 12, 1999, and January 14, 1999, respectively

4.5 Application number(s) or patent number(s). Others on additional sheet(s) attached? [] yes [X] no

A. Patent Application No(s). First Inventor
(series code/serial number) if not in Item 1

 09/193,712

B. Patent No(s). First Inventor
if not in Item 1

5. Name and address of party to whom correspondence concerning document should be mailed:

THOMAS J. SCOTT, JR.
 Hunton & Williams
 1900 K Street, N.W., Suite 1200
 Washington, D.C. 20006-1109
 (see telephone number below)

6. Number involved:Appls. 1 + Pats: = Total 17. Amount of fee enclosed:

Above Total x \$40 = \$40.00

8. If above fee missing or inadequate charge insufficiency to Deposit Account number 50-0206 (duplicate sheet not required.)5.5 Atty. Dkt.

47004.000024

DO NOT USE THIS SPACE

9. Statement and signature

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Signature

10. Total number of pages including this cover sheet
 (Do NOT file dup. cover sheet)

4

40.00 op

Attorney: Thomas J. Scott, Jr.
 Reg. No. 27,836

Date: January 21, 1999

Atty/Sec: TJS/DD:rsp

Tel: 202-955-1500

Fax: 202-778-2001

01/20/99 REC'D BY 0000010 09193712
 03 FC: A1

ASSIGNMENT

WHEREAS, Francis B. Brake, Jr., a citizen of the United States of America, residing at 307 N. Princeton Avenue, Swarthmore, PA 19081; Deborah Schwartz, a citizen of the United States of America, residing at 1301 Grenox Rd., Wynnewood, PA 19096; and Jennifer Zimmerman, a citizen of the United States of America, residing at 262 Manchester Ct., Middletown, DE 19709 (hereinafter "Assignor"), have made an invention entitled

CUSTOMER ACTIVATED MULTI-VALUE (CAM) CARD

described in the application for United States Letters Patent filed November 17, 1998, Application Serial No. 09/193,712; and

WHEREAS, FIRST USA BANK, N.A. (hereinafter "Assignee"), having a place of business at Three Christina Centre, 201 North Walnut Street, Wilmington, Delaware 19801, is desirous of acquiring the entire right, title and interest in and to the aforesaid invention, application and all Letters Patent of the United States or any foreign country, including continuations, continuations-in-part, reissues, reexaminations, extensions, substitutes and divisions which may be granted therefor;

NOW THEREFORE, in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, we, the said assignor, by these presents do sell, assign and transfer unto Assignee, its successors, legal representatives and assigns, the full and exclusive right in and to the said invention as described in the said application, and in and to any Letters Patent of the United States or any foreign country, including continuations, continuations-in-part, reissues, reexaminations, extensions, substitutes and divisions which may be granted therefor and all rights to claim priority on the basis of said application;

AND WE HEREBY authorize and request the Commissioner of Patents and Trademarks or any other proper officer or agency of any country to issue all said Letters Patent to said Assignee;

AND WE HEREBY warrant and covenant that we have the full right to convey the entire interest herein assigned and that we have not executed and will not execute any instrument or assignment in conflict herewith;

AND WE HEREBY agree to communicate to said Assignee or its representatives any facts known to us respecting said invention, to execute all divisional, continuation, reissue, reexamination, extension, substitute and foreign applications, sign all lawful documents and make all rightful oaths and declarations relating to said invention, execute and deliver any and all papers that may be necessary or desirable to perfect the title to this invention in said Assignee, its successors, legal representatives or assigns, and to testify in any judicial or administrative proceeding and generally do everything possible to aid the said Assignee to obtain and enforce said Letters Patent in the United States or any foreign country when requested so to do by said Assignee.

Signature of Inventor:

Inventor's Name:

Inventor's Address:

Date of Execution:

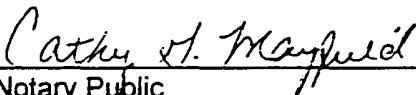

Francis B. BRAKE, Jr.
307 N. Princeton Avenue, Swarthmore, PA 19081

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

COUNTY OF New Castle)
STATE OF Delaware) ss:
)

On this 14th day of January, 1999, before me a Notary Public in and for the County and State aforesaid, personally appeared Francis B. Brake, Jr., to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)


Notary Public

My commission Expires: 7/8/01

CATHY G. MAYFIELD
Notary Public - State of Delaware
My Commission Expires July 8, 2001

Signature of Inventor:

Inventor's Name:

Inventor's Address:

Deborah Schwartz

Deborah SCHWARTZ

1301 Grenox Rd., Wynnewood, PA 19096

Date of Execution:

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

COUNTY OF New Castle

)

) ss:

STATE OF Delaware

)

On this 14th day of January, 1999, before me a Notary Public in and for the County and State aforesaid, personally appeared Deborah Schwartz, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)

Cathy G. Mayfield

Notary Public

My commission Expires: 7/7/01

CATHY G. MAYFIELD

Notary Public - State of Delaware

My Commission Expires July 8, 2001

Signature of Inventor:

Inventor's Name:

Inventor's Address:

Jennifer Zimmerman

Jennifer ZIMMERMAN

262 Manchester Ct., Middletown, DE 19709

Date of Execution:

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

COUNTY OF New Castle

)

) ss:

STATE OF Delaware

)

On this 14th day of January, 1999, before me a Notary Public in and for the County and State aforesaid, personally appeared Jennifer Zimmerman, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)

Cathy G. Mayfield

Notary Public

My commission Expires: 7/7/99

CATHY G. MAYFIELD

Notary Public - State of Delaware

My Commission Expires July 8, 2001